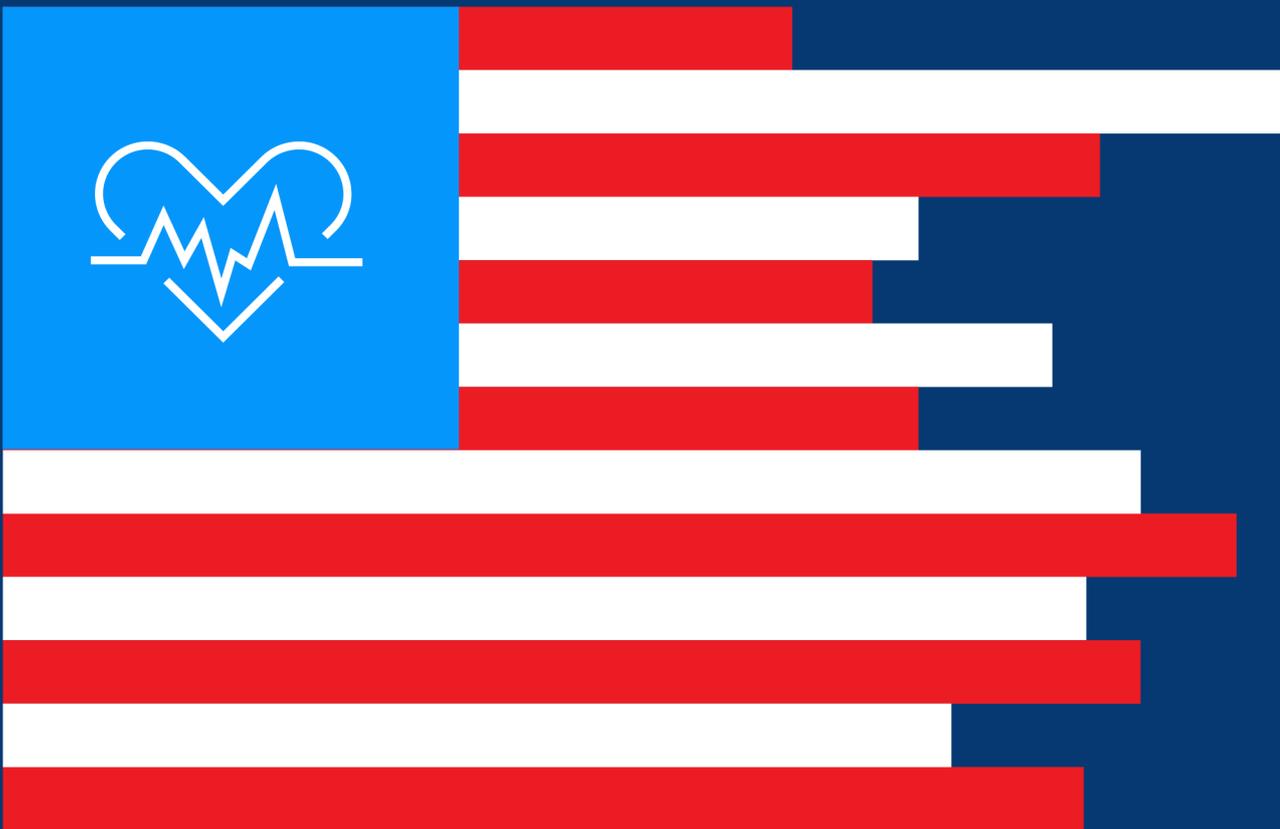


# Allstate Gives Voice to America's Economic Concerns



In 2009, Allstate, the United States' largest publicly held personal lines insurer, saw that the confidence of America's middle class – its core customer base – in its government and economic institutions was eroding.

**A**t that time, the rising jobless rates, battered housing market and plunging portfolios that were the product of the credit crisis and the subsequent Great Recession had hit the middle class particularly hard. And in the background, the financial meltdown, which dominated headlines, was chipping away at the reputation of the financial services industry, including large insurance companies.

In a highly competitive market, Allstate's leadership looked for a different way to engage this customer base in a meaningful dialogue about the challenges the company was confronting and to do so in a way that would allow Allstate to distinguish itself from its rivals. The economic anxiety afflicting the middle class was *the* subject of debate from kitchen tables to the halls of Congress, and Allstate wanted not only to be included in the conversation, it wanted to be a part of the search for solutions. This may not have been a traditional role for a private sector insurance and financial services company, but a new reality called for a fresh approach.

## Strategic Engagement

Allstate called on FTI Consulting's Strategic Communications segment to help develop a program that would demonstrate Allstate's empathy for the problems its core customers were combatting while elevating its profile in a meaningful way. A partner with Allstate since late 2005, FTI Consulting in 2009 proposed a quarterly research survey that would plumb middle class concerns, give them voice, and produce opinion polling data that could inform and guide public policy discussions at the national, state and local levels, as well as with high-profile media outlets. Allstate and FTI Consulting also formed an alliance with the *National Journal*, a well-regarded public policy publication based in Washington, D.C., which would write a series of in-depth pieces exploring the findings of each poll.

The result was the Allstate/*National Journal* Heartland Monitor poll. The goal of the program was to turn our nation's leaders' attention to the challenges of middle class Americans, reveal how they were navigating the troubled waters

of the Great Recession, and identify where they could use help from their government and the private sector. The program would give Allstate an opportunity to champion the middle class and help build a bridge between Main Street and Pennsylvania Avenue. By conducting the poll, Allstate also would gain:



A seat at the national public policy table. By presenting research findings from the regularly scheduled opinion polls, Allstate built out its expertise on citizens' concerns and strongly associated itself with a key national issue: middle class economic anxiety.



The opportunity to serve as a messenger of substance. The opinion poll series brought an evidence-based approach to social, economic and policy debates founded on rigorous, recurring original research in partnership with a respected and independent media outlet, the *National Journal*.



A platform for leadership communications. Presentations of the poll series findings, and follow-up discussions with policy leaders and the media, created a platform for Allstate and its Chairman, President and CEO Thomas Wilson to participate in critical conversations about the future of the middle class.



A channel for customer advocacy. The poll series established Allstate as an advocate for its customers by publicizing issues that were important to them. It also enabled consumers to track whether their leaders in Washington, D.C., were addressing the people's problems.

The partnership with the *National Journal* was meaningful for two reasons: First, it gave the polling series credibility with various stakeholders, including policymakers, media professionals, the business community and the public. Second, the *National Journal* augmented the poll results with powerful, independent journalism on additional themes that surfaced in the poll series, thereby broadening its impact.

The Allstate/*National Journal* Heartland Monitor poll recently entered its fifth year and has put Allstate and its leadership at the vanguard of the national discussion about solutions for the challenges facing the American middle class. By so doing, this also has allowed Allstate to fill a void in corporate-level advocacy for middle class consumers. And the company accomplished this at a time when financial services firms were not highly regarded by the American public. The series also aligned with Allstate's strategic imperative to serve customers' needs.

"At a critical time for the country and our corporation, Allstate was able to reach opinion leaders and the public at large with important insights into the state of America's middle class and the economic challenges and opportunities facing it," says Stacy Sharpe, Allstate Senior Vice President, Corporate Relations. "These insights have helped to inform the public

## Quotes of Note

**As the chief executive of a major publicly held company, what is your responsibility to address the lack of trust in business?**

"Part of it is making sure people's voices are heard. We need to do more things in our business to both inform and educate our customers about the risks they face. If you ask people who they trust, three-quarters of them trust themselves the most. That's not a surprise — Americans are pretty individualistic. Then you say, do you know enough about mortgage, credit cards and insurance, and more than half of the people will say, 'I don't know enough.'"

— Thomas Wilson, Chairman, President and CEO of Allstate, "5 Questions for Allstate's Thomas Wilson," [USA TODAY, January 31, 2010](#)

"After an explosion of debt over the past few decades, Americans are now reacting strongly against the debt culture. According to the latest Allstate/*National Journal* Heartland Monitor poll, three-quarters of Americans said they'd be better off if they carried no debt whatsoever."

— David Brooks, "The Great Restoration," [The New York Times, October 17, 2011](#)

"Parents are uneasy and insecure about their ability to deliver a better life for their kids. The kids are worried, too: Only 36 percent told an Allstate/*National Journal* poll that they expect to live better than their parents."

— David Wessel, "Bailouts Save Day, Win Scorn," [The Wall Street Journal, May 13, 2010](#)

## Leadership Indicators

Through press events, policy briefings and media appearances, the Allstate/National Journal Heartland Monitor poll series has driven extensive online and mainstream media coverage:

-  A total of 6,285 top-tier media mentions in 2012
-  Some 3.2 million Twitter users of Heartland Monitor hashtags
-  More than 430 million total media impressions for the Heartland Monitor poll series based on audience reach of media outlets that have covered the series
-  Major network television appearances for Allstate executives on CNBC and Fox News Network

## Middle Class Coverage in Top-Tier Publications\*



\*Source: Factiva, January 1–December 31, 2009. Top-tier includes *The Wall Street Journal*, *USA TODAY*, *The New York Times*, *The Washington Post*, Thomson Reuters, Associated Press and *The Hill*.

policy debate surrounding our economy and also allowed Allstate to connect more deeply with large numbers of our customers.”

## 20,000 Americans Can't Be Wrong

The Heartland Monitor poll series was not FTI Consulting’s first time working with Allstate. As part of a relationship established in 2005, FTI Consulting has advised the company on a range of issues from reputation management to financial transactions. That collaborative foundation led to the development of the public opinion poll series, a multifaceted strategic campaign that aligns with Allstate’s corporate mission of helping Americans to protect themselves from life’s uncertainties and to prepare them for the future and that complements the company’s iconic tagline (“You’re in good hands”).

Working closely with FTI Consulting, the *National Journal* identified polling topics related to the central theme of the project — subjects such as economic risk, opportunities, the restoring of trust, a return to prosperity and America’s to-do list. FTI Consulting then designed research surveys that have reached more than 20,000 Americans thus far for the Heartland Monitor poll series.

In April 2009, Allstate, the *National Journal* and FTI Consulting organized two events with Washington, D.C., policymakers and media members to launch the Heartland Monitor poll. Over the course of the campaign, the *National Journal* co-hosted press briefings with Allstate executives on the poll series results. Ronald Brownstein, Atlantic Media’s Editorial Director for Strategic Partnerships, published in-depth articles covering the themes and findings of the polls, augmented with his own research and reporting. Allstate built a web home for the Heartland Monitor project and produced a series of video vignettes showing conversations with Americans who participated in the polls.

The Heartland Monitor poll series launch coincided with the start of a new administration in the White House — a

moment always ripe for discussing the latest policies but especially so during the height of an unprecedented national economic crisis, and the work resonated with the administration's economic priorities. ([In 2009, President-Elect Obama established a task force on working families](#) to raise middle class living standards, and the president [made a "thriving middle class" a key theme of his State of the Union address in 2013.](#)) The impact of the Heartland Monitor series expanded as it continued, and the subjects covered cast a spotlight on issues that demanded media attention. (See "Leadership Indicators" sidebar.) Allstate executives held briefings on the Heartland Monitor findings with officials at the White House, presidential candidates and their campaign staff leading up to the 2012 election, members of Congress and their staff, political strategists, business leaders, academics

and journalists.

"We have had small group and one-on-one interactions with policymakers and thought leaders in Washington, D.C., as a result of this program, and the survey research has influenced many others through its public release in the media," Sharpe adds. "It has allowed Allstate to gain deeper traction with key audiences in Washington, D.C., and provided support to Allstate's Government Relations office in our nation's capital."

In the process, Allstate's Wilson became a more familiar media presence in print and on television. The company's standing also rose in the minds of opinion leaders and policymakers. It received a rating of "excellent" among opinion leaders as measured by the Reputation Institute.

From the earliest days of the Heartland Monitor poll campaign, putting Allstate in the position of middle class champion was central to the company's strategic communications objectives — and its mission to serve its customers.

The reason we do this is that we want middle income Americans to have a voice. These are the people we represent," Wilson said during [an appearance in July 2009 on CNBC's "Squawk on the Street."](#)

He continued, "You know, there's no real special interest group that represents them [middle class Americans]. We're trying to get above the noise level. They do believe the economy is getting better. A large percentage believe that the world is going to be better for them in the next five years." ■

**Raoul Bhavnani**

Senior Managing Director  
Strategic Communications  
FTI Consulting

[Raoul.Bhavnani@FTIConsulting.com](mailto:Raoul.Bhavnani@FTIConsulting.com)

For more information and an online version of this article, visit [ftijournal.com](http://ftijournal.com).